

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	:	10/043,247	Confirmation No.	1844
Applicant	:	David Garrison et al.		
Filed	:	January 14, 2002		
Title	:	Remittance Payment Processing with Account Scheming and/or Validation		
Art Unit	:	3693		
Examiner	:	Apple, Kirsten Sachwitz		
Docket No.	:	23952-0045		
Customer No.	:	29052		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

Responsive to the Office Action mailed April 5, 2007, please reconsider the application in view of the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and that the application is in condition for allowance. A request and fee for one month extension of time is also submitted herewith.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.